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# Custom Edits

The following section gives the detailed description of the reject codes received from the Loan Origination Center. Questions pertaining to reject codes that you have received should be directed to the LOC at **1-800-848-0978**.

## Loan Origination Reject Codes

These codes will appear in field 5 in the DISF00OP/DIPF00OP file.

**Note:** All questions regarding the definition of the reject codes or LOC edits should be directed to the Loan Origination Center at 1-800-848-0978.

Code	Error Message	Edit Description
01	Invalid School Code.	School code type not equal "E" or "G", or school code not numeric.
02	Borrower's address is incomplete.	Borrower's zip code blank or city blank or state blank or invalid.
03	Invalid Borrower Birth Date.	Borrower's birth date zero, blank, or invalid format. Borrower's age may not be < 12 or > 100.
04	Invalid Borrower Default on Education Loans Code.	Code indicates Borrower's default is not "N" or "Z" (default override code).
05	Invalid Borrower's Citizenship Code.	Borrower's citizenship is not "1" for U.S. or "2" for alien, eligible non-citizen.
06	Must Provide Borrower First or Last Name.	Borrower's first and last name blank.
07	Must Provide Borrower's Alien Registration Number.	Borrower's citizenship is "2", eligible non-citizen and Alien registration number is 0 or blank.
08	Anticipated Disbursement Date Prior to the Loan Period Start Date (-10 Days).	Anticipated disbursement date more than 10 days before the loan period start date.
09	Anticipated Disbursement Date after the Loan Period End Date (+90 Days).	Anticipated Disbursement date more than 90 days after the loan period end date.
10	Minimum of Two Disbursements is Required.	School not experimental site and anticipated disbursement date 1 or 2 equal zero or blank.
11	Anticipated Disbursement Date is Blank.	Anticipated disbursement date zero or blank and loan gross amount not equal zero.
12	Total Amount Disbursed must Be Less Than or Equal The Loan Amount Approved.	Anticipated gross total disbursement > approved loan limit.
13	Disbursement Dates Are Not in Order.	Anticipated disbursement date < previous disbursement date.
14	Not in use.	Not in use.
15	Invalid Loan year.	Invalid loan Year.
16	This Loan ID Is Already On File (Duplicate).	Loan ID must be unique.
17	This Borrower Has The Same Social Security Number As Another DLSS Borrower.	Same Social Security Number cannot belong to another borrower.

## Loan Origination Reject Codes, continued

Code	Error Message	Edit Description
18	Loan Fee Amount Does Not Reflect The Current Loan Fee Percentage.	Calculated loan fee amount not equal anticipated disbursement fee.
19	<del>Not in use. Change rejects only. This Field Cannot be Modified. Change Rejects Only.</del>	<del>Not in use. Change rejects only. Non-modifiable Field.</del>
20	Invalid State Code.	Non-blank state code is not a valid code.
21	Not in use.	Not in use.
22	<del>Not in use. Change rejects only. Invalid Field Number.</del>	<del>Not in use. Change rejects only. Invalid field number.</del>
23	<del>Not in use; change rejects only.</del>	<del>Not in use; change rejects only.</del>
24	Not in use; change rejects only.	Not in use; change rejects only.
25	Must Provide Loan Period Start And End Dates.	Either start or end date equal zero or blank, or loan period start date occurs before date allowed for the loan year.
26	Loan Amount Approved Exceeds the Annual Maximum Limits for this borrower at your school for equal or overlapping academic years. Review the borrower's academic years, dependency status, grade level, loan approved amount, and if applicable, the additional unsubsidized eligibility for a dependent student and/or HEAL.	<p><i>Approved loan amount greater than maximum annual loan amount:</i></p> <p><u>Dependent Student</u></p> <p>1st Year (Grade level 01 or 02)            Sub Max=2,625            Sub and Unsub Max= 2,625</p> <p>2nd Year (Grade level 03)            Sub Max=3,500            Sub and Unsub Max= 3,500</p> <p>3rd Year, 4th Year or 5th year eligible undergraduate (Grade level 04, 05, or 06)            Sub Max=5,500            Sub and Unsub Max= 5,500</p> <p><u>Dependent Student Eligible for Additional Unsubsidized Amount</u></p> <p>1st Year (Grade level 01 or 02)            Sub Max=2,625            Sub and Unsub Max= 6,625</p> <p>2nd Year (Grade level 03)            Sub Max=3,500            Sub and Unsub Max= 7,500</p> <p>3rd Year, 4th Year or 5th year eligible undergraduate (Grade level 04, 05, or 06)            Sub Max=5,500            Sub and Unsub Max= 10,500</p>

## Loan Origination Reject Codes, continued

Code	Error Message	Edit Description
26, cont.	Loan Amount Approved Exceeds the Annual Maximum Limits for this borrower at your school for equal or overlapping academic years. Review the borrower's academic years, dependency status, grade level, loan approved amount, and if applicable, the additional unsubsidized eligibility for a dependent student and/or HEAL. — <i>continued</i>	<p><u>Independent Student</u>            1st Year (Grade level 01 or 02)            Sub Max=2,625            Unsub and Sub Max= 6,625            2nd Year (Grade level 03)            Sub Max=3,500            Unsub and Sub Max= 7,500            3rd Year, 4th Year or 5th year eligible undergraduate (Grade level 04, 05, or 06)            Undergrad Sub Max=5,500            Unsub and Sub Max= 10,500            Graduate/professional and beyond (Grade level 07)            Sub Max=8,500            Sub and Unsub Max= 18,500</p> <p><i>Former HEAL Loan Limits</i>  <u>Dependent</u>            4th Year or 5th year eligible undergraduate (Grade level 05, or 06)            Undergrad Sub Max=5,500            Unsub and Sub Max= 22,167</p> <p><u>Independent &amp; Dependent Student Eligible for Additional Unsubsidized Amount</u>            4th Year or 5th year eligible undergraduate (Grade level 05, or 06)            Undergrad Sub Max= 5,500            Unsub and Sub Max= 27,167</p> <p><u>Graduate/professional and beyond</u> (Grade level 07)            Sub Max=8,500            Sub and Unsub Max=45,167</p>
27	Anticipated Net Amount Is Not Equal To Gross Amount Minus Loan Fee.	Anticipated disbursement net amount not equal to gross — loan fee.
28	Invalid Loan Type.	Loan sequence number less than 0 or greater than 999 or loan type not equal to "S" or "U" or "P."
29	Must Provide Borrower/Student Social Security Number.	Social Security Number blank or not numeric, or SSN < 001010001.
30	Loan Period Is Invalid.	Loan Period may not be greater than 12 months.
31	Loan Period Start Date Is Greater Than The Loan Period End Date.	Loan Period End Date is prior to Loan Period Start Date.
32	<del>Not in use.Invalid Borrower Signed Date.</del>	<del>Not in use.Date invalid format.</del>

## Loan Origination Reject Codes, continued

Code	Error Message	Edit Description
33	Loan Amount Must Be Positive.	Loan amount less than or equal 0.
34	Invalid Promissory Note Print Indicator.	Pnote indicator not "O", "F", "R", "S", or "Z".
35	Anticipated Completion Date Must Be After Loan Period Start Date.	Completion date earlier than loan start date.
36	Borrower And Student Social Security Number Cannot Be The same.	Student's and borrower's Social Security Numbers are the same (PLUS only).
37	Invalid Student Birth Date.	Student's date of birth equal zero, blank, or invalid format. Student's age may be < 12 or > 100.
38	Invalid Student Citizenship Code.	Student not citizen of U.S. nor eligible alien.
39	Invalid Student Default On Education Loans Code.	Code indicates student default and not default override code.
40	Must Provide Either Student's First Or Last Name.	Both first and last names blank.
41	Must Provide Student's Alien Registration Number.	Eligible non-citizen but alien registration number zero or blank.
42	Not in use.	Not in use.
43	Not in use.	Not in use.
44	Not in use.	Not in use.
45	Not in use; <del>change rejects only.</del>	Not in use; <del>change rejects only.</del>
46	The Borrower's Middle Initial Must Be A Space Or Alphabetic.	Borrower's middle initial not blank or alphabetic.
47	The Student's Middle Initial Must Be A Space Or Alphabetic.	Student's Middle initial not blank or alphabetic.
48	The Phone Number Must Be Numeric or blank.	Must be numeric or blank.
49	Not in use.	Not in use.
50	Not in use; <del>change rejects only.</del>	Not in use; <del>change rejects only.</del>
51	Not in use; <del>change rejects only.</del>	Not in use; <del>change rejects only.</del>
52	Invalid Date Format.	Date format invalid, must be CCYYMMDD.
53	Not in use.	Not in use.
54	Anticipated Gross Amount Disbursed Should Not Be Blank.	Anticipated disbursement date not blank or zero but gross anticipated disbursement amount zero.
55	Zip Code Must Be Numeric.	Zip code not numeric.
56	Borrower's State Code Should Not Be Blank.	Zip code non-blank and state code blank.

## Loan Origination Reject Codes, continued

Code	Error Message	Edit Description
57	Borrower's Zip Code Should Not Be Blank.	Borrower's state non-blank and not "CN", "MX", or "FC".
58	State Code In Borrower's Driver License Is Invalid. (not used for Year 3, 4, <del>and 5, and 6</del> ).	Indicates driver's license but invalid state.
59	Numeric Field Contains Non-numeric Characters.	Field contains non-numeric data.
60	Invalid dependency status.	Loan dependency status not equal "I" or "D" . Blank is invalid.
61	Borrower's local address incomplete.	Failure to have any one or all of address, city, and state of borrower information.
62	Borrower's local zip code must be numeric.	Borrower's local zip code is non-blank <del>and</del> not numeric.
63	Borrower's local State code should not be blank.	Zip code not blank.
64	Borrower's local zip code should not be blank.	State is non-blank and is not "CN", "MX", or "FC", and zip code is blank.
65	Invalid Borrower's local state code.	Not valid local state code.
66	<del>Not in use. Invalid borrower's permanent address change date.</del>	<del>Not in use. Not a valid date.</del>
67	Not in use; change rejects only.	Not in use; change rejects only.
68	Not in use; change rejects only.	Not in use; change rejects only.
69	Not in use; change rejects only.	Not in use; change rejects only.
70	Invalid Promissory note print sequence number.	Sequence number less than zero or greater than 99 or not numeric.
71	Not in use.	Not in use.
72	Total anticipated Gross disbursements Must be greater than zero.	Anticipated gross disbursements are blank or zero, or total anticipated gross disbursements is less than zero.
73	Disbursement Percentages should sum to 100%.	Calculated percentage of all disbursement percentages less than 100 percent.
74	Not in use; <del>change rejects only.</del>	Not in use; <del>change rejects only.</del>
75	Acknowledged but not applied.	LOC researching issue.
76	Invalid loan origination date.	Loan origination date invalid, not CCYYMMDD.
77	Anticipated Completion Date cannot be before Loan Period End Date.	Completion Date earlier than Loan Period End Date.
78	Must provide a valid Student's College Grade Level.	Grade level not equal to 01 through 07.

## Loan Origination Reject Codes, continued

Code	Error Message	Edit Description
79	Minimum of two Disbursement Percentages Required, if not an Experimental School.	Required percentage value (s) missing.
80	Not in use.	Not in use.
81	Different Year Record(s) Included in Batch Message Class Received.	Date of record reflects different year then the batch message class indicates.
82	Loan Amount Approved is Less than the Sum of the Actual Disbursements.	Actual disbursements sum is more than the loan amount approved.
83	Borrower and Student cannot be the same person — PLUS only.	Borrower and Student date of birth cannot be the same.
84	Endorser and Student cannot be the same person — PLUS only.	Endorser and Student date of birth and social security numbers cannot be the same.
85	Invalid Anticipated Completion Date.	Must be a valid date; cannot be blank or all zeroes.
86	Invalid Academic Year Start and End Dates.	Must be a valid date; cannot be all zeroes. Academic year end date not greater than academic year start date, or academic year cannot be greater than 12 months.
87	Invalid Additional Unsubsidized Eligibility up to HEAL Amount.	Additional Unsubsidized Eligibility code is not equal to "Y" or blank. OR Student's grade level is not eligible for an additional unsubsidized amount up to the HEAL amount. Additional Unsubsidized Eligibility code must be for student grade levels 05, 06, or 07.
88	Invalid Additional Unsubsidized Eligibility for Dependent Student.	Additional Unsubsidized Eligibility code not equal to "Y" or blank, OR An independent student is not eligible for an additional unsubsidized amount for a dependent student. Additional Unsubsidized Eligibility code must be for a dependent undergraduate student loan.
89	Loan Approved Amount exceeds the accepted promissory note amount at the LOC.	Loan Approved Amount cannot exceed the accepted promissory note amount at the LOC. Decrease the Loan Approved Amount or if appropriate, submit a subsequent promissory note to the LOC.

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## Loan Origination Reject Codes, continued

<b>Code</b>	<b>Error Message</b>	<b>Edit Description</b>
90	Not in use; change rejects only.	Not in use; change rejects only.
91	Not in use; change rejects only.	Not in use; change rejects only.
92	Loan Period Start and End Dates exceed the borrower's academic year dates.	Loan period start and end dates must be within the borrower's academic year and cannot exceed the academic year.
93	Not in use; change rejects only.	Not in use; change rejects only.

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## Loan Origination Change Reject Codes

These codes will appear in fields marked error 01–10 in message class DIOC99OP.

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**Note:** All questions regarding the definition of the reject codes or LOC edits should be directed to the Loan Origination Center at 1-800-848-0978.

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Code	Error Message	Edit Description
01	Invalid School Code.	School code type not equal "E" or "G", or school code not numeric.
02	Borrower's address is incomplete.	Borrower's zip code blank or city blank or state blank or invalid.
03	Invalid Borrower's Birth Date.	Borrower's birth date zero, blank, or invalid format. Borrower's age may be < 12 or > 100.
04	Invalid Borrower Default on Education Loans Code.	Code indicates Borrower's default and is not default override code.
05	Invalid Borrower's Citizenship Code.	Borrower's not U.S. citizen and not eligible non-citizen.
06	Must Provide Borrower First or Last Name.	Borrower's first and last name blank.
07	Must Provide Borrower's Alien Registration Number.	Borrower's eligible non-citizen and Alien registration number is 0 or blank.
08	Anticipated Disbursement Date Prior to the Loan Period Start Date (-10 Days).	Anticipated disbursement date more than 10 days before the loan period start date.
09	Anticipated Disbursement Date After the Loan Period End Date (+90 Days).	Anticipated disbursement date more than 90 days after the loan period end date.
10	Minimum of Two Disbursements is Required.	School not experimental site and anticipated disbursement date 1 or 2 equal zero or blank.
11	Anticipated Disbursement Date is Blank.	Anticipated disbursement date zero or blank and loan gross amount not equal zero.
12	Total Amount Disbursed must Be Less Than or Equal The Loan Amount Approved.	Anticipated gross total disbursement > approved loan limit.
13	Disbursement Dates Are Not in Order.	Anticipated disbursement date < previous disbursement date.
14	Not in use.	Not in use.
15	Invalid Loan year.	Loan year (award year) not valid.
16	Loan ID not unique. Duplicate on file.	Loan Identification must be unique.

## Loan Origination Change Reject Codes, continued

Code	Error Message	Edit Description
17	This Borrower Has The Same Social Security Number As Another DLSS Borrower.	Same Social Security Number cannot belong to another borrower.
18	Loan Fee Amount Does Not Reflect The Current Loan Fee Percentage.	Calculated loan fee amount not equal anticipated disbursement fee.
19	This Field Cannot be Modified.	Non-modifiable Field.
20	Invalid State Code.	Non-blank state code not a valid code.
21	Not in use.	Not in use.
22	Invalid Field Number.	Invalid field number.
23	Not in use.	Not in use.
24	This Loan ID is Not on File.	The loan ID was not found.
25	Must Provide Loan Period Start And End Dates.	Either start or end date equal zero or blank, loan period start date occurs before date allowed for the loan year.
26	Loan Amount Approved Exceeds the Annual Loan Maximum Limits for this borrower at your school for equal or overlapping academic years. Review the borrower's academic years, dependency status, grade level, loan approved amount, and if applicable, the additional unsubsidized eligibility for a dependent student and/or HEAL.	<p><i>Approved loan amount greater than maximum annual loan amount:</i></p> <p><u>Dependent Student</u>            1<sup>st</sup> Year (Grade level 01 or 02)            Sub Max=2,625            Sub and Unsub Max=2,625            2<sup>nd</sup> Year (Grade level 03)            Sub Max=3,500            Sub and Unsub Max= 3,500            3<sup>rd</sup> Year, 4<sup>th</sup> Year or 5th year eligible undergraduate (Grade level 04, 05, or 06)            Sub Max=5,500            Sub and Unsub Max= 5,500</p> <p><u>Dependent Student Eligible for Additional Unsubsidized Amount</u>            1<sup>st</sup> Year (Grade level 01 or 02)            Sub Max=2,625            Sub and Unsub Max= 6,625            2<sup>nd</sup> Year (Grade level 03)            Sub Max=3,500            Sub and Unsub Max= 7,500            3<sup>rd</sup> Year, 4<sup>th</sup> Year or 5th year eligible undergraduate (Grade level 04, 05, or 06)            Sub Max=5,500            Sub and Unsub Max= 10,500</p>

## Loan Origination Change Reject Codes, continued

Code	Error Message	Edit Description
26, cont.	Loan Amount Approved Exceeds the Annual Loan Maximum Limits for this borrower at your school for equal or overlapping academic years. Review the borrower's academic years, dependency status, grade level, loan approved amount, and if applicable, the additional unsubsidized eligibility for a dependent student and/or HEAL. — <i>continued</i>	<p><u>Independent Student</u></p> <p>1st Year (Grade level 01 or 02) Sub Max=2,625 Unsub and Sub Max= 6,625</p> <p>2nd Year (Grade level 03) Sub Max=3,500 Unsub and Sub Max= 7,500</p> <p>3rd Year, 4th Year, or 5th year eligible undergraduate (Grade level 04, 05, or 06) Undergrad Sub Max= 5,500 Unsub and Sub Max= 10,500</p> <p>Graduate/professional and beyond (Grade level 07) Sub Max=8,500 Sub and Unsub Max= 18,500</p> <p><u>Former HEAL Loan Limits</u></p> <p>Dependent</p> <p>4th Year or 5th year eligible undergraduate (Grade level 05, or 06) Undergrad Sub Max=5,500 Unsub and Sub Max=22,167</p> <p>Independent &amp; Dependent Student Eligible for Additional Unsubsidized Amount</p> <p>4th Year or 5th year eligible undergraduate (Grade level 05, or 06) Undergrad Sub Max=5,500 Unsub and Sub Max= 27,167</p> <p>Graduate/professional and beyond (Grade level 07) Sub Max=8,500 Sub and Unsub Max= 45,167</p>
27	Anticipated Net Amount Is Not Equal To Gross Amount Minus Loan Fee.	Anticipated disbursement net amount not equal to gross — loan fee.
28	Invalid Loan Type.	Loan sequence number less than 0 or greater than 999 or loan type not equal to "S" or "U" or "P".
29	Must Provide Borrower/Student Social Security Number.	Social Security Number blank or not numeric, or SSN < 001010001.

## Loan Origination Change Reject Codes, continued

Code	Error Message	Edit Description
30	Loan Period Is Invalid.	Loan period may be greater than 12 months.
31	Loan Period Start Date Is Greater than the Loan Period End Date.	Start date greater than end date.
32	<del>Not in use. Invalid Borrower Signed Date.</del>	<del>Not in use. Date invalid format.</del>
33	Loan Amount Must Be Positive.	Loaned amount less than <b>or equal to</b> 0.
34	Invalid Promissory Note Print Indicator.	Pnote indicator not "O", "F", "R", "S", or "Z".
35	Not in use.	Not in use.
36	Borrower And Student Social Security Number Cannot Be The same.	Student's and borrower's SSN's are the same (PLUS only).
37	Invalid Student's Birth Date.	Student's date of birth equal zero, blank, or invalid format. Student's age may be < 12 or > 100.
38	Invalid Student Citizenship Code.	Student not citizen of U.S. nor eligible alien.
39	Invalid Student Default On Education Loans Code.	Code indicates student default and not default override code.
40	Must Provide Either Student's First Or Last Name.	Both first and last names blank.
41	Must Provide Student's Alien Registration Number.	Eligible non-citizen but alien registration number zero or blank.
42	Not in use.	Not in use.
43	Not in use.	Not in use.
44	Not in use.	Not in use.
45	Not in use.	Not in use.
46	The Borrower's Middle Initial Must Be A Space Or Alphabetic.	Borrower middle initial not blank or alphabetic.
47	The Student's Middle Initial Must Be A Space Or Alphabetic.	Student's Middle initial not blank or alphabetic.
48	The Phone Number Must Be Numeric.	Non blank must be numeric.
49	Not in use.	Not in use.
50	Not in use.	Not in use.
51	Not in use.	Not in use.
52	Invalid Date Format.	Date format invalid, must be CCYYMMDD.
53	Not in use.	Not in use.
54	Gross Amount Disbursed Should Not Be Blank.	Anticipated disbursement date not blank or zero but gross anticipated disbursement amount zero.

## Loan Origination Change Reject Codes, continued

Code	Error Message	Edit Description
55	Zip Code Must Be Numeric.	Zip code not numeric.
56	Borrower's State Code Should Not Be Blank.	Zip code non-blank and state code blank.
57	Borrower's Zip Code Should Not Be Blank.	Borrower's state is non-blank and is not "CN", "MX", or "FC".
58	State Code In Borrower's Driver License Is Invalid. (not used for years 3, 4, <del>and 5</del> and 6)	Indicates driver's license but invalid state.
59	Numeric Field Contains Non-numeric Characters.	Field contains non-numeric data.
60	Invalid dependency status.	Loan dependency status not equal to "I" or "D". Blank is invalid.
61	Borrower's local address incomplete.	Failure to have any one or all of address, city, and state of borrower information.
62	Borrower's local zip code must be numeric.	Borrower's local zip code is non-blank and is not numeric or non-numeric.
63	Borrower's local State code should not be blank.	Zip code not blank.
64	Borrower's local zip code should not be blank.	State is non-blank and is not "CN", "MX", or "FC", and zip code is blank.
65	Invalid Borrower's local state code.	Not valid local state code.
66	Invalid borrower's permanent address change date.	Not a valid date.
67	Invalid borrower's local address change date.	Not a valid date.
68	Invalid borrower's Social Security Number change date.	Not a valid date.
69	Invalid borrower's birth date change date.	Not a valid date.
70	Invalid Promissory note print sequence number.	Sequence number less than zero or greater than 99 or not numeric.
71	Not in use.	Not in use.
72	Total anticipated Gross disbursements Must be greater than zero.	Anticipated gross disbursements blank or total anticipated gross disbursements is less than zero.
73	Disbursement Percentages should sum to 100 %.	Calculated percentage of all disbursement percentages less than 100 percent.
74	<del>Not in use. School code cannot be changed after Loan originated.</del>	<del>Not in use. Attempt to change school code invalid.</del>

## Loan Origination Change Reject Codes, continued

Code	Error Message	Edit Description
75	Acknowledged but not applied.	LOC researching issue.
76	Invalid loan origination date.	Loan origination date invalid, not CCYYMMDD.
77	<del>Not in use. Anticipated Completion Date cannot be before Loan Period End Date.</del>	<del>Not in use. Completion Date earlier than Loan Period End Date.</del>
78	Must provide a valid Student's College Grade Level.	Grade level not equal to 01 through 07.
79	Minimum of two Disbursement Percentages Required, if not an Experimental school.	Required percentage value (s) missing.
80	Not in use.	Not in use.
81	Different Year Record(s) Included in Batch Message Class Received.	Date of record reflects different year then the batch message class indicates.
82	Loan Amount Approved is Less than the Sum of the Actual Disbursements.	Actual disbursements sum is more than the loan amount approved.
83	Borrower and student cannot be the same person — PLUS only.	Borrower and Student date of birth cannot be the same.
84	Endorser and Student cannot be the same person — PLUS only.	Endorser and Student cannot be the same.
85	Not in use.	Not in use.
86	Invalid Academic Year Start and End Dates.	Must be a valid date; cannot be all zeros. Academic year and date not greater than academic start date, or Academic year cannot be greater than 12 months.
87	Invalid Additional Unsubsidized Eligibility up to HEAL Amount.	Additional Unsubsidized Eligibility code is not equal to "Y" or blank. OR Student's grade level is not eligible for an additional unsubsidized amount up to the HEAL amount. Additional Unsubsidized Eligibility code must be for student grade levels 05, 06, or 07.
88	Invalid Additional Unsubsidized Eligibility for Dependent Student.	Additional Unsubsidized Eligibility code not equal to "Y" or blank, OR An independent student is not eligible for an additional unsubsidized amount for a dependent student. Additional Unsubsidized Eligibility code must be for a dependent undergraduate student loan.

## Loan Origination Change Reject Codes, continued

Code	Error Message	Edit Description
89	Loan Approved Amount exceeds the accepted promissory note amount at the LOC.	Loan Approved Amount cannot exceed the accepted promissory note amount at the LOC. Decrease the Loan Approved Amount or if appropriate, submit a subsequent promissory note to the LOC.
90	Changing Loan Amount Approved to \$0 requires all anticipated <del>and/or actual</del> disbursements to be adjusted to \$0.	All <del>actual disbursements corresponding to this loan are not adjusted to \$0 and/or all</del> anticipated disbursements corresponding to this loan are not adjusted to \$0.
91	Prior to increasing the Loan Amount Approved from \$0, anticipated disbursements must be increased.	Change record of \$0 for Loan Amount Approved received without change records to increase the corresponding anticipated disbursements.
92	Loan Period Start and End Dates exceed the borrower's academic year dates.	Loan Period Start and End Date must be within or equal to the borrower's academic year and cannot exceed the academic year.
93	Borrower's Social Security number is not valid.	Borrower's SSN is under review by the LOC. Call the LOC for assistance.

## Promissory Note Reject Codes

**Note:** All questions regarding the definition of the reject codes or the LOC edits should be directed to the Loan Origination Center at 1-800-848-0978.

Code	Type	Error text
01	**	Missing origination record
02	**	Promissory note under review
03		Master Promissory Note is rejected because the amount written by the borrower in item #8 exceeds the statutory annual combined maximum loan amount established by the <del>on file does not match</del> Loan Origination Record. <del>Master Promissory Note cannot be used for a PLUS loan.</del>
04		<del>Not in use. Invalid or Missing Loan Identification Number</del>
05		<del>Not in use. No original signature (photocopied or faxed copy)</del>
06		<del>Not in use. Application is in pencil</del>
07		<del>Not in use. A Section/Block is not completed</del>
08		<del>Not in use. Missing Legal Text</del>
09		<del>Not in use. Student or Parent is in default</del>
10		<del>Not in use. Duplicate Promissory Note</del>
11		<del>Not in use. Loan amount on the Master Promissory Note does not match the Loan Origination dependency status, grade level and if applicable, the additional unsubsidized eligibility for a dependent student and/or HEAL.</del>
A		Borrower's signature missing
B	*	Promissory note text or signature altered
C		Borrower Social Security number missing
D		Address missing
E		Phone number incomplete
F		Driver's license is missing or incomplete
G		Citizenship status missing (PLUS)
H		Loan amount requested missing
I		Reference data missing (plus)
J		Employer data missing (plus)
K		Borrower's date of birth missing
L		Student's SSN missing (PLUS)
M		Student's signature missing (PLUS)

## Promissory Note Reject Codes, continued

Code	Type	Error text
N		School data missing
O		Loan period missing
P		Disbursement dates missing
Q		Student date of birth missing
R		Citizenship data missing (PLUS)
S		Sum of actual disbursements greater than promissory note amount
T		Promissory note received earlier than 9 months prior to <b>loan origination</b> record
U	*	Signed date on promissory note after expiration date on form
V	*	Promissory note marked "copy" or " non-negotiable" received
W		Missing paper promissory note
X		Duplicate promissory note manifest (loan ID and promissory note print sequence number)
Y		Signed date on promissory note missing
Z	*	Citizenship marked as an ineligible non-citizen

\* Reject Code — requires a new printed note sent to LOC

\*\* Pending Code — requires no action taken by the school on the promissory note

All other codes listed above received by LOC are incomplete promissory note reasons and require corrections be made to actual note and sent back to LOC.

## Cash Allocation Reject Codes

**Note:** All questions regarding the definition of the reject codes and/or the LOC Edits should be directed to the Loan Origination Center at 1-800-848-0978.

Code	Error Message	Edit Description
RA	<del>Invalid record type for LOC. School in Original Drawdown Institution Code does not exist on the LOC school file.</del>	<del>The #K record layout has been eliminated. All allocations must be done on the GAPS Web Site. Original Drawdown Institution Code must exist on the LOC school file.</del>
RB	<del>Invalid date for Action Date.</del>	<del>1) Date must be logically valid including leap year logic</del>
RC	<del>Invalid Action Amount entry for action type of "A".</del>	<del>1) If action type = A, field 3 Amount = Numeric and &gt; 0.</del>
RD	<del>Invalid Action Amount entry for action type of "R".</del>	<del>2) If action type = R, field 3 must = 0.</del>
RE	<del>The sum of the Allocation/Reallocation Statement Adjustment amounts cannot be greater than Action Amount on Allocation.</del>	<del>The sum of the Allocation/Reallocation Statement Adjustment Amounts cannot be greater than Action Amount for Allocation.</del>
RF	<del>Sequence number must be numeric.</del>	<del>Field 5 must be numeric.</del>
RG	<del>Adjustment Amount must be less than or equal to total drawdown amount.</del>	<del>Adjustment Amount cannot be greater than total drawdown.</del>
RH	<del>School designated in Institution Code field does not exist on the LOC school file.</del>	<del>School in field 7 must exist on the LOC school file.</del>
RI	<del>Action type must be either A or R.</del>	<del>Field 8 must be either A or R.</del>
RJ	<del>Original Drawdown Institution Code is not main campus for school specified in Institution Code.</del>	<del>The relationship must exist between the two schools in field 1 and field 7 as specified.</del>
RK	<del>Institutions are not both participating institutions.</del>	<del>Both schools must be participating actively in the Direct Loan Program. The participation code on the school file at the LOC must be equal to "1" - participating.</del>
RL	<del>Invalid Control Number.</del>	<del>GAPS Control Number is required for the reallocation.</del>
RM	<del>Drawdown not found.</del>	<del>No drawdown related to the reallocation LOC Database.</del>
RN	<del>More than one drawdown found.</del>	<del>Multiple drawdowns found related to the reallocation.</del>

## Disbursement Reject Codes

**Note:** All questions regarding the definition of the reject codes or the LOC edits should be directed to the Loan Origination Center at 1-800-848-0978.

Code	Error Message	Edit Description
0	Not in use.	Not in use.
1	Disbursement cancellation not allowed.	Disbursement cancellation is not a valid transaction in Year 6.
2	School is currently a Non-participant school.	School is not a member of the direct loan system.
3	Not in use.	Not in use.
4	Discrepancy being researched by LOC.	Error occurred which does not match any other error code.
5	Different Year Record(s) Included in Batch Message Class Received.	Date of record reflects different year than the batch message class indicates.
6	Gross disbursement does not match LOC amount.	Total gross disbursements may not be a negative value.
7	Net amount does not match LOC amount.	Net amount not equal to calculated amount by program.
8	Net amount invalid for disbursement Activity.	Net amount must be greater than zero for a disbursement.
9	Fee amount does not match LOC amount.	Fee amount not equal to amount calculated by LOC.
10	Gross amount does not match LOC amount.	Gross amount not equal to amount calculated by LOC.
11	Disbursement fee is invalid.	Disbursement fee cannot be negative.
12	Gross amount is invalid.	Gross amount must be positive numeric value.
13	Adjustment amount is invalid.	Adjustment amount must be numeric.
14	Adjustment amount not valid for activity type.	Adjustment amount must be zero if activity is not "A".
15	Disbursement fee contains invalid characters.	Disbursement fee must be numeric.
16	Disbursement Sequence Number must be sequential and follow in order.	Disbursement sequence #02 followed by disbursement sequence #03 will be accepted, but disbursement sequence #02 followed by disbursement sequence #04 will be rejected.
17	Adjusted Disbursement Date not accepted. No Actual Disbursement record on file at the LOC for this disbursement number.	In order to adjust a disbursement date, an actual disbursement record must be on file at the LOC.

## Disbursement Reject Codes, continued

Code	Error Message	Edit Description
18	Adjusted Disbursement Date not accepted. Disbursement Date cannot be changed to a date prior to a disbursement date for a previous disbursement number.	Disbursement dates must be in chronological order.
19	Adjusted Disbursement Date not accepted. Disbursement Date cannot be changed to a date later than the date of a subsequent disbursement for a subsequent disbursement number.	Disbursement dates must be in chronological order.
20	Adjusted Disbursement Date not accepted. Disbursement Date cannot be changed to a date in the future of the current date.	Disbursement cannot be in the future.
21	MPN is inactive. There has been no disbursement activity for 18 months since the date of the first anticipated disbursement associated with the Master Promissory Note.	Disbursement date cannot be 18 months after the first anticipated disbursement associated with the Master Promissory Note if there has been no disbursement activity during that period..
22	Adjusted Disbursement Date not accepted. Date change is more than 120 days after original actual disbursement date.	Disbursement date cannot be more than 120 days after original actual disbursement date.
23	Adjusted Disbursement Date not accepted. Submitted record must provide both the Transaction Date (new Disbursement Date) and the Original Disbursement Date.	An adjusted disbursement date record requires the original disbursement date be submitted as well as the new disbursement date.
24	Disbursement Amount exceeds the Maximum Annual Loan Limit for this borrower at all enrolled schools for equal or overlapping academic years. Review the Duplicate Borrower Report to help resolve this issue.	<p>A student may not exceed the maximum annual loan limits. Review the Duplicate Borrower Report to help resolve this issue.</p> <p><u>Dependent Student</u>            1st Year (Grade level 01 or 02)            Sub Max=2,625            Sub and Unsub Max= 2,625            2nd Year (Grade level 03)            Sub Max=3,500            Sub and Unsub Max= 3,500            3rd Year, 4th Year or 5th year eligible undergraduate (Grade level 04, 05, or 06)            Sub Max=5,500            Sub and Unsub Max= 5,500</p> <p><u>Dependent Student Eligible for Additional Unsubsidized Amount</u>            1st Year (Grade level 01 or 02)            Sub Max=2,625            Sub and Unsub Max= 6,625</p>

## Disbursement Reject Codes, continued

Code	Error Message	Edit Description
24, cont.	Disbursement Amount exceeds the Maximum Annual Loan Limit for this borrower at all enrolled schools for equal or overlapping academic years. Review the Duplicate Borrower Report to help resolve this issue.— <i>continued</i>	<p>2nd Year (Grade level 03) Sub Max=3,500 Sub and Unsub Max= 7,500</p> <p>3rd Year, 4th Year or 5th year eligible undergraduate (Grade level 04, 05, or 06) Sub Max=5,500 Sub and Unsub Max= 10,500</p> <p><u>Independent Student</u></p> <p>1st Year (Grade level 01 or 02) Sub Max=2,625 Unsub and Sub Max= 6,625</p> <p>2nd Year (Grade level 03) Sub Max=3,500 Unsub and Sub Max= 7,500</p> <p>3rd Year, 4th Year or 5th year eligible undergraduate (Grade level 04, 05, or 06) Undergrad Sub Max=5,500 Unsub and Sub Max= 10,500</p> <p>Graduate/professional and beyond (Grade level 07) Sub Max=8,500 Sub and Unsub Max= 18,500</p> <p><i>Former HEAL Loan Limits</i></p> <p><u>Dependent</u></p> <p>4th Year or 5th year eligible undergraduate (Grade level 05, or 06) Undergrad Sub Max=5,500 Unsub and Sub Max= 22,167</p> <p><u>Independent &amp; Dependent Student Eligible for Additional Unsubsidized Amount</u></p> <p>4th Year or 5th year eligible undergraduate (Grade level 05, or 06) Undergrad Sub Max= 5,500 Unsub and Sub Max= 27,167</p> <p><u>Graduate/professional and beyond</u> (Grade level 07) Sub Max=8,500 Sub and Unsub Max=45,167</p>
25	Actual Disbursement exceeds the amount on the accepted Promissory Note at the LOC for this loan.	Disbursements for a loan cannot exceed the accepted promissory note amount on file at the LOC.
26	Affirmation required prior to disbursement.	Actual disbursement cannot be accepted without an affirmation code.

## Disbursement Reject Codes, continued

Code	Error Message	Edit Description
A	Not in use.	Not in use.
B	Invalid disbursement number. Must be 1, 2, 3, or 4.	Disbursement number not equal to 1, 2, 3, or 4.
C	A previous disbursement number is missing.	Disbursement number (sequential) not found.
D	Not in use.	Not in use.
E	Invalid Disbursement Activity. Must be A, D, or Q.	Disbursement Activity Status not equal to A, D, or Q.
F	Disbursement Sequence Number is not Numeric.	Disbursement Sequence Number contains non-numeric characters.
G	Total Gross Disbursements Cannot be > the Loan Amount Approved/Request.	Gross Disbursement sum is greater than the loan amount approved/requested.
H	Reported Amount does not match LOC Amount.	Adjusted Amount not equal to calculated amount by LOC.
I	Not in use.	Not in use.
J	Credit Check not yet approved for this PLUS loan.	Credit check pending.
K	No Disbursement Record Found for this adjustment.	Disbursement record missing.
L	Unsatisfactory Eligibility Conditions.	School ineligible to participate at this time.
M	Duplicate Disbursement. Disbursement Number already on file.	Disbursement number exists on file.
N	Not in use.	Not in use.
O	Not in use.	Not in use.
P	Duplicate adjustment transaction.	Matching gross, fee and net found.
Q	Disbursement date outside of allowable window.	Disbursement date more than 10 days prior to loan period start date or more than 90 days after loan period end date.
R	Disbursement Date Cannot Be in the Future.	Disbursement date greater than current date.
S	Not in use.	Not in use.
T	Must have valid Promissory Note to disburse for an Option 1 or Standard Origination. (Levels 2 and 3)	Promissory note date, loan ID, or status null or invalid.
U	Loan ID not in origination table.	Loan ID missing from file.

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## Disbursement Reject Codes, continued

Code	Error Message	Edit Description
V	Action date not a valid date.	Action date contains zeros or other invalid date value.
W	Disbursement dates not in chronological order with previous disbursements.	Disbursement dates not in correct chronological order; disbursement numbers not synchronized with dates.
X	School code not found in school table or school code invalid.	School code missing from school table or school code invalid.
Y	Action rejected because school Physically closed or ownership changed.	School is closed or has changed ownership.
Z	School code does not match school code in origination record.	School code for disbursement does not match school code in origination record.

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**Booking Reject Codes**  
**Promissory Note Booking Status Reject Codes**

<b>Code</b>	<b>Error Message</b>	<b>Edit Description</b>
1	Promissory note has been rejected by LOC.	Promissory note missing from LOC or the code of Promissory Note in LOC is "R" or spaces.
B	Loan not booked–Missing Disbursement record.	Disbursement record is missing from the LOC.
C	Loan not booked–Missing Promissory note and disbursement record.	Acceptable promissory note is missing for the loan and Disbursement record is missing from the LOC.
K	Loan not booked–Missing origination record and disbursement record.	Loan Origination record and Disbursement record is missing from LOC.

**Booking Reject Codes**  
**Disbursement Booking Status Reject Codes**

<b>Code</b>	<b>Error Message</b>	<b>Edit Description</b>
1	Promissory note has been rejected by LOC.	Promissory note is missing from LOC or the code of Promissory note in LOC is "R" or spaces.
3	Disbursement error occurred.	See Disbursement error codes.
H	Loan not booked–Missing promissory note.	Promissory note is missing for the loan from the LOC.
K	Loan not booked–Missing origination record and disbursement record.	Loan Origination record and Disbursement record is missing from LOC.

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**Note:** All questions regarding the definition of the reject codes or the LOC edits should be directed to the Loan Origination Center at 1-800-848-0978.

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